

**COLORADO RATE, RULE AND LOSS COST FILING SUBMISSION FORM**

\*SERFF TRACKING NUMBER: **NWPP-133999185**

RATE FILING  RULE FILING  LOSS COST FILING

RATING/ADVISORY ORGANIZATION REFERENCE FILING DESIGNATION NUMBER:

- 1. **COMPANY NAME:** Nationwide Property and Casualty Insurance Company
- 2. **STATE SPECIFIC CODE:** 100, 102, 103, 104, 111
- 3. **PROPOSED EFFECTIVE DATE:** New Business: no new business written; Renewal Business: 06-11-2024
- 4. **TOI CODE:** 19.0 Personal Automobile
- 5. **SUB TOI CODE:** 19.0001 Private Passenger Automobile
- 6. **PROGRAM TITLE:** Class Plan M
- 7. **REASON FOR FILING:** Revise Driver Class Factors, Revise Financial Responsibility Factors, Revise Household Composition Factors, Revise Base Rates
- 8. **MANUAL RULE NUMBERS CHANGED:** N/A
- 9. **NEW PAGE(S):** N/A

**SUPERSEDES PAGE(S):** Rate Manual Pages: 11-16, 26-28, 52-67

10. **NUMBER OF POLICYHOLDERS AFFECTED FOR THIS PROGRAM:** 22,307

11. **EXPOSURE UNITS USED:** Policyholders **(e.g. policyholders car years, accident years)**

If other, please explain:

12. **OVERALL % RATE IMPACT/ CHANGE (Provide Justification):** 16.0%  
(If the selected rate change differs from the indicated rate change, please fully explain this in the filing documents.)

**A. ANNUAL WRITTEN PREMIUM BEFORE CHANGE(S):** \$86,035,913

**B. ANNUAL WRITTEN PREMIUM AFTER CHANGE(S) [(12\*12A) + 12A]:** \$99,820,527

**13. RATE CHANGES**

**A. WHAT IS THE MAXIMUM RATE CHANGE THAT CAN AFFECT A POLICYHOLDER?** 67.2%

**B. WHAT IS THE MINIMUM RATE CHANGE THAT CAN AFFECT A POLICYHOLDER?** 0.0%

14. **EXPENSES:** Attach exhibit detailing insurer's expense data and/or other supporting information.

	<b>SELECTED PROVISIONS</b>
A. TOTAL PRODUCTION EXPENSE	Liab:11.63% Phys Dam:11.56%
B. GENERAL EXPENSE	Liab:11.21% Phys Dam:11.21%
C. TAXES, LICENSES & FEES	Liab: 2.41% Phys Dam: 2.39%
D. UNDERWRITING PROFIT & CONTINGENCIES	Liab:8.05% Phys Dam:9.59%
E. OTHER:	0.00%
F. TOTAL	Liab:33.30%. Phys Dam:34.75%

15. **WHAT IS THE EXPECTED LOSS RATIO AND LOSS ADJUSTMENT EXPENSE (100% -14F)?** Liab: 66.70%. Phys Dam: 65.25%

16. **IF REVISED RATES, DATE OF LAST RATE CHANGE:** 12-11-2023

17. **OVERALL % RATE IMPACT OF LAST RATE CHANGE:** 8.1%

18. **PREVIOUS SERFF TRACKING NUMBER(S):** NWPP-133838780

19. **A. EXPERIENCE PROVIDED:**  COUNTRYWIDE/ NATIONAL  STATE

**B. EXPERIENCE PROVIDED (YEARS):** 3  Other (Specify)

(If National is marked above, provide a list of States):